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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

101384-23

First Inventor

Justin Blobaba, et al.

Title

Intermediated Electronic Payment System and Method

Express Mail Label

EL 973657923 US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO:

Mail Stop Patent Application
Commissioner for Patents
P. O. Box 1450
Alexandria VA 22313-1450

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)

2. Applicant claims small entity status.
See 37 CFR 1.27.

3. Specification [Total Pages 15]
(preferred arrangement set forth below)

- Descriptive title of the invention
- Cross Reference to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to sequence listing, a table, or a computer program listing appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

4. Drawing(s) (35 U.S.C. 113) [Total Sheets 1]

5. Oath or Declaration [Total Pages 3]

- a. Newly executed (original or copy)
- b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - i. **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).

6. Application Data Sheet. See 37 CFR 1.76

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)

8. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)

- a. Computer Readable Form (CRF)
- b. Specification Sequence Listing on:
 - i. CD-ROM or CD-R (2 copies); or
 - ii. Paper
- c. Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))

10. 37 CFR 3.73(b) Statement Power of Attorney
(when there is an assignee)

11. English Translation Document (if applicable)

12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations

13. Preliminary Amendment

14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)

15. Certified Copy of Priority Document(s)
(if foreign priority is claimed)

16. Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.

17. Other: Express Mail Certificate

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____

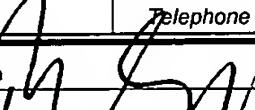
Prior application information: Examiner _____ Group / Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/>	Customer Number:	27387	or	<input type="checkbox"/> Correspondence address below
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Name	Bruce S. Londa		
	Norris McLaughlin & Marcus		
Address	220 East 42nd Street, 30th Floor		
City	New York	State	NY
Country	USA	Telephone	(212) 808-0700
Zip Code	10017		
Fax	(212) 808-0844		

Name (Print/Type)	Bruce S. Londa	Registration No. (Attorney/Agent)	33,531
Signature			Date
			October 10, 2003

This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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22389
10/6/03

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FEE TRANSMITTAL for FY 2003		<i>Complete if Known</i>	
		Application Number	
		Filing Date	Herewith
		First Named Inventor	Justin Blobaba, et al.
		Examiner Name	To Be Assigned
		Group Art Unit	To Be Assigned
		Attorney Docket No.	101384-23
TOTAL AMOUNT OF PAYMENT		(\\$)	\$478.00

METHOD OF PAYMENT (check all that apply)		FEE CALCULATION (continued)																																																																																																																													
<input type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/> Deposit Account: Deposit Account Number 14-1263 Deposit Account Name Norris McLaughlin & Marcus		3. ADDITIONAL FEES <table border="1"> <thead> <tr> <th>Large Entity</th> <th>Small Entity</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr> <td>1051</td> <td>130</td> <td>2051 65 Surcharge - late filing fee or oath</td> <td></td> </tr> <tr> <td>1052</td> <td>50</td> <td>2052 25 Surcharge - late provisional filing fee or cover sheet</td> <td></td> </tr> <tr> <td>1053</td> <td>130</td> <td>1053 130 Non - English specification</td> <td></td> </tr> <tr> <td>1812</td> <td>2,520</td> <td>1812 2,520 For filing a request for ex parte reexamination</td> <td></td> </tr> <tr> <td>1804</td> <td>920*</td> <td>1804 920* Requesting publication of SIR prior to Examiner action</td> <td></td> </tr> <tr> <td>1805</td> <td>1,840*</td> <td>1805 1,840* Requesting publication of SIR after Examiner action</td> <td></td> </tr> <tr> <td>1251</td> <td>110</td> <td>2251 55 Extension for reply within first month</td> <td></td> </tr> <tr> <td>1252</td> <td>410</td> <td>2252 205 Extension for reply within second month</td> <td></td> </tr> <tr> <td>1253</td> <td>930</td> <td>2253 465 Extension for reply within third month</td> <td></td> </tr> <tr> <td>1254</td> <td>1,450</td> <td>2254 725 Extension for reply within fourth month</td> <td></td> </tr> <tr> <td>1255</td> <td>1,970</td> <td>2255 985 Extension for reply within fifth month</td> <td></td> </tr> <tr> <td>1401</td> <td>320</td> <td>2401 160 Notice of Appeal</td> <td></td> </tr> <tr> <td>1402</td> <td>320</td> <td>2402 160 Filing a brief in support of an appeal</td> <td></td> </tr> <tr> <td>1403</td> <td>280</td> <td>2403 140 Request for oral hearing</td> <td></td> </tr> <tr> <td>1451</td> <td>1,510</td> <td>1451 1,510 Petition to institute a public use proceeding</td> <td></td> </tr> <tr> <td>1452</td> <td>110</td> <td>2452 55 Petition to revive - unavoidable</td> <td></td> </tr> <tr> <td>1453</td> <td>1,300</td> <td>2453 650 Petition to revive - unintentional</td> <td></td> </tr> <tr> <td>1501</td> <td>1,300</td> <td>2501 650 Utility issue fee (or reissue)</td> <td></td> </tr> <tr> <td>1502</td> <td>470</td> <td>2502 235 Design issue fee</td> <td></td> </tr> <tr> <td>1503</td> <td>630</td> <td>2503 315 Plant issue fee</td> <td></td> </tr> <tr> <td>1460</td> <td>130</td> <td>1460 130 Petitions to the Commissioner</td> <td></td> </tr> <tr> <td>1807</td> <td>50</td> <td>1807 50 Processing fee under 37 CFR § 1.17(q)</td> <td></td> </tr> <tr> <td>1806</td> <td>180</td> <td>1806 180 Submission of Information Disclosure Statement</td> <td></td> </tr> <tr> <td>8021</td> <td>40</td> <td>8021 40 Recording each patent assignment per property (times number of properties)</td> <td>40.00</td> </tr> <tr> <td>1809</td> <td>750</td> <td>2809 375 Filing a submission after final rejection (37 CFR § 1.129(a))</td> <td></td> </tr> <tr> <td>1810</td> <td>750</td> <td>2810 375 For each additional invention to be examined (37 CFR § 1.129(b))</td> <td></td> </tr> <tr> <td>1801</td> <td>750</td> <td>2801 375 Request for Continued Examination (RCE)</td> <td></td> </tr> <tr> <td>1802</td> <td>900</td> <td>1802 900 Request for expedited examination of a design application</td> <td></td> </tr> <tr> <td colspan="4">Other fee (specify) _____</td> </tr> <tr> <td colspan="2">*or number previously paid, if greater. For Reissues, see above</td> <td colspan="2">SUBTOTAL (3) (\\$) \$40.00</td> </tr> </tbody></table>		Large Entity	Small Entity	Fee Description	Fee Paid	1051	130	2051 65 Surcharge - late filing fee or oath		1052	50	2052 25 Surcharge - late provisional filing fee or cover sheet		1053	130	1053 130 Non - English specification		1812	2,520	1812 2,520 For filing a request for ex parte reexamination		1804	920*	1804 920* Requesting publication of SIR prior to Examiner action		1805	1,840*	1805 1,840* Requesting publication of SIR after Examiner action		1251	110	2251 55 Extension for reply within first month		1252	410	2252 205 Extension for reply within second month		1253	930	2253 465 Extension for reply within third month		1254	1,450	2254 725 Extension for reply within fourth month		1255	1,970	2255 985 Extension for reply within fifth month		1401	320	2401 160 Notice of Appeal		1402	320	2402 160 Filing a brief in support of an appeal		1403	280	2403 140 Request for oral hearing		1451	1,510	1451 1,510 Petition to institute a public use proceeding		1452	110	2452 55 Petition to revive - unavoidable		1453	1,300	2453 650 Petition to revive - unintentional		1501	1,300	2501 650 Utility issue fee (or reissue)		1502	470	2502 235 Design issue fee		1503	630	2503 315 Plant issue fee		1460	130	1460 130 Petitions to the Commissioner		1807	50	1807 50 Processing fee under 37 CFR § 1.17(q)		1806	180	1806 180 Submission of Information Disclosure Statement		8021	40	8021 40 Recording each patent assignment per property (times number of properties)	40.00	1809	750	2809 375 Filing a submission after final rejection (37 CFR § 1.129(a))		1810	750	2810 375 For each additional invention to be examined (37 CFR § 1.129(b))		1801	750	2801 375 Request for Continued Examination (RCE)		1802	900	1802 900 Request for expedited examination of a design application		Other fee (specify) _____				*or number previously paid, if greater. 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SUBMITTED BY		<i>Complete if applicable</i>		
Name (Print/Type)	Bruce S. Honda	Registration No. (Attorney/Agent)	33,531	
Signature			Telephone	(212) 808-0700
			Date	October 10, 2003

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Docket No.: 101384-23

Applicant: Justin Blobaba, et al.

Title: INTERMEDIATED ELECTRONIC PAYMENT SYSTEM AND METHOD

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number EL 973657923 US
Date of Deposit October 10, 2003

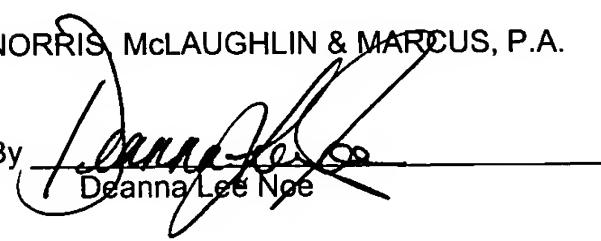
I hereby certify that the following items:

1. Utility Patent Application Transmittal
2. Application Data Sheet
3. Specification
4. Transmittal of Formal Drawings
5. Formal Drawing
6. Declaration
7. Recordation Form Cover Sheet
8. Assignment
9. Fee Transmittal
10. Return Receipt Postcard

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NORRIS McLAUGHLIN & MARCUS, P.A.

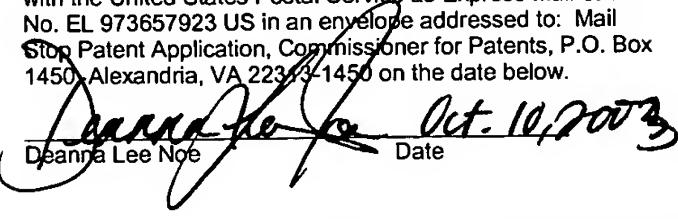
By


Deanna Lee Noe

PATENTS

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Deanna Lee Noe

Date
Oct. 10, 2003

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IN THE UNITED STATES RECEIVING OFFICE

Attorney's Docket No.: 101384-23

Applicant(s) : Justin Blobaba, et al.
Serial No. : To Be Assigned
Filed : Herewith
For : **Intermediated Electronic Payment System and Method**

Mail Stop Patent Application
Commissioner for Patents
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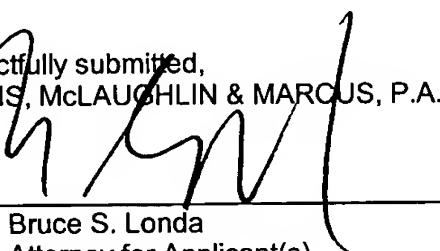
TRANSMITTAL OF FORMAL DRAWINGS

Sir:

Submitted herewith for entry and approval are one (1) sheet of formal drawings (Fig. 1) in the above-referenced application. Each sheet of drawing indicates the identifying indica suggested in 37 CFR § 1.84(c) on the reverse side of the drawing.

Respectfully submitted,
NORRIS, McLAUGHLIN & MARCUS, P.A.

By


Bruce S. Londa
Attorney for Applicant(s)
Reg. No. 33,531

Norris McLaughlin & Marcus, P.A.
220 East 42nd Street – 30th Floor
New York, NY 10017
Telephone: 212-808-0700
Fax: 212-808-0844